

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Charles M. Izzo, Attorney "CI 4691"
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Camden, NJ 08102
856-757-0550
Attorney for Debtor

In Re:

Martine Christophe
P.O. Box 902
Sicklerville, NJ 08081

Case No.:

16-27272

Judge:

ABF

Chapter:

13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- ☐ CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
☐ TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed

by PNC Mortgage, creditor,

A hearing has been scheduled for 1-3-17, at 10:00 A.M.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☒ Payments have been made in the amount of \$ 1,531.00, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

I owe 2 payments but my papers say they are 1334.23. Now PNC says 1495.14. My statement says 1200.78

☒ Other (explain your answer):

PNC sent me modification package but then would not consider my application. I would like to know definitely what my payment is and I would need a chance to catch up and to be considered.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 12-19-16

Martine Cristoforo
Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.